

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re U.S. Non-Provisional Application of

**Applicant:** Ifedayo UDIANI

**Confirmation No.:** 1464

**Application No.:** 10/673,754

**Group Art Unit:** 4124

**Title:** The Simplified Internet Payment,  
Security, & Tax Administration Protocol  
(SIPSTAP)

**Examiner:** Mary M. GREGG

**Mail Stop: Amendment**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**AMENDMENT AND REPLY UNDER 37 C.F.R. § 1.111**

Sir:

Pursuant to 37 C.F.R. § 1.111, in response to the Office Action mailed November 17, 2008, Applicant proposes that this application be amended as indicated in the following pages. This response is timely and no extension of time fee is believed due.

**Amendments to the Claims** are made on pages 2-5 of this document.

**Remarks** begin on page 6 of this document.